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Inquiry into the state's role in the payment market

An inquiry into the state's role in the payment market was carried out between 2020 and 2023 against the backdrop of the major changes that have taken place and can be expected to take place in the future. On 31 March, this Payments Inquiry presented its report *The state and the payments*, and on 27 October the Riksbank submitted its consultation response to the Payment Inquiry's report on state payments.

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Background

In a proposal to the Riksdag (the Swedish parliament) in April 2019, the Riksbank proposed that a committee with all-round expertise be tasked with performing a review of the concept of legal tender, the role of central bank money in a digitalised economy and the role and responsibility of both the state and the private sector on the payment market. Read more on the page "[The Riksbank proposes a review of the concept of legal tender](#)". In June 2019, the Riksdag called on the Government to appoint an inquiry - read more on the Riksdag's website: [The state's role in the digital payment market should be investigated](#) (in Swedish).

The Payments Inquiry

In December 2020, the government appointed Anna Kinberg Batra as a special investigator of the state's role in the payment market. The Inquiry was named the Payments Inquiry and its mandate was to conduct a broad analysis of the development of the payment market and to consider the future role of the state. This mandate included taking a position on the significance and need for certain means of payment to be legal tender. The inquiry was also tasked to take a position on the need for a Central Bank Digital Currency, the e-krona.

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- [The Riksbank's consultation response regarding *The state and payments* \(pdf | 943,1 kB\)](#)

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The Riksbank is Sweden's central bank. We ensure that money retains its value and that payments can be made safely and efficiently. We also issue banknotes and coins.

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